

Form csnodsc – ntecselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 19-29832-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Edwin S. Steiner  
210 Berkley Avenue  
Palmyra, NJ 08065

Anna M Steiner  
210 Berkley Avenue  
Palmyra, NJ 08065

Social Security No.:

xxx-xx-5605

xxx-xx-4657

Employer's Tax I.D. No.:

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NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: August 8, 2022

JAN: eag

Jeanne Naughton  
Clerk

In re:  
Edwin S. Steiner  
Anna M Steiner  
Debtors

Case No. 19-29832-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Aug 08, 2022

Form ID: cscnodsc

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Edwin S. Steiner, Anna M Steiner, 210 Berkley Avenue, Palmyra, NJ 08065-1526
518522038	+ Central Financial Control, Po Box 66044, Anaheim, CA 92816-6044
518522051	+ Rushmore Loan Mgmt Ser, 7515 Irvine Center Dr Ste 100, Irvine, CA 92618-2930

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 08 2022 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 08 2022 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	Email/Text: Bankruptcy.Notices@pnc.com	Aug 08 2022 20:35:00	PNC BANK, PO Box 94982, Cleveland, OH 44101
518628298	+ Email/Text: g20956@att.com	Aug 08 2022 20:36:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
518522030	+ Email/PDF: bncnotices@becket-lee.com	Aug 08 2022 20:49:07	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518522031	+ Email/PDF: bncnotices@becket-lee.com	Aug 08 2022 20:49:06	Amex, P.o. Box 981537, El Paso, TX 79998-1537
518522035	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 08 2022 20:35:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518522032	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 08 2022 20:35:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
518522039	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 08 2022 20:36:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
518522040	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 08 2022 20:36:00	Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2710
518522042	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 08 2022 20:36:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
518614127	Email/Text: perituspendrick@perituservices.com	Aug 08 2022 20:35:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
518639085	Email/Text: Bankruptcy.Notices@pnc.com		

District/off: 0312-1

User: admin

Page 2 of 3

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Total Noticed: 23

		Aug 08 2022 20:35:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
518522045	Email/Text: Bankruptcy.Notices@pnc.com	Aug 08 2022 20:35:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
518522049	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 08 2022 20:49:07	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
518522047	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 08 2022 20:49:06	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
518524546	+ Email/PDF: gecsedl@recoverycorp.com	Aug 08 2022 20:38:24	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518522052	+ Email/Text: bncmail@w-legal.com	Aug 08 2022 20:35:00	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
518522053	+ Email/Text: bncmail@w-legal.com	Aug 08 2022 20:35:00	Target, Po Box 673, Minneapolis, MN 55440-0673
518634485	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 08 2022 20:35:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518522036	*+	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518522037	*+	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518522033	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
518522034	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
518522041	*+	Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2710
518522043	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
518522046	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
518522050	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
518522048	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
aty	##+	Denise Carlon, Esq., KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518522044	##+	Paul W. Luongo, KML Law Group, 216 Haddon Avenue Ste 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 9 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 10, 2022

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

Page 3 of 3

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Paul H. Young	on behalf of Debtor Edwin S. Steiner ykassoc@gmail.com lesliebrown.paralegal@gmail.com,support@ymalaw.com,tkennedy@ymalaw.com,eperez@ymalaw.com
Paul H. Young	on behalf of Joint Debtor Anna M Steiner ykassoc@gmail.com lesliebrown.paralegal@gmail.com,support@ymalaw.com,tkennedy@ymalaw.com,eperez@ymalaw.com
Rebecca Ann Solarz	on behalf of Creditor PNC Bank National Association rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8